

**REMARKS****I. Elections/Restrictions**

In the Office Action dated April 11, 2005, the Examiner indicated that restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-10, drawn to a method of processing negotiable economic credits, classified in class 705, subclass 17.
- II. Claims 11-14, drawn to a method of processing negotiable economic credits and transferring to a retail enterprise, classified in class 705, subclass 22.
- III. Claims 15-20 drawn to a system for processing negotiable economic credits, classified in class 705, subclass 26.

The Examiner argued that the invention are distinct, each from each other because of reasons provided by the Examiner in the Office Action dated April 11, 2005, which are incorporated herein by reference.

In light of the foregoing, the Applicants elect to continue prosecution of the Group III claims 15-20 as indicated above. Applicants note that the Group II claims are drawn not to a "system" but to a "method". Group claims I and II, respectively claims 1-10 and claims 11-14 have been cancelled by amendment as indicated herein.

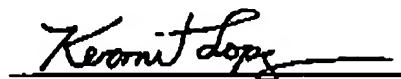
**IV. Conclusion**

In view of the foregoing discussion, the Applicants have responded to each and every rejection of the Official Action. The Applicants have clarified the

structural distinctions of the present invention by amendments herein. The foregoing discussion and amendments do not present new issues for consideration and no new search is necessitated. Such amendments are supported by the specification and do not constitute new matter.

Should there be any outstanding matters that need to be resolved in the present application; the Examiner is respectfully requested to contact the undersigned representative to conduct an interview in an effort to expedite prosecution in connection with the present application.

Respectfully submitted,



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